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From: frank janak [mailto:janeczek2006@yahoo.com]

Sent: Sunday, July 09, 2006 6:03 AM

To: Public Hearing

Subject: walmart

walmart banking should be opposed because

Loss of Community Banks: A Wal-Mart bank would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc.

Undermine Local Economies: A Wal-Mart bank could take capital out of local communities and could refuse to make loans to local businesses.

Dangerous Concentration of Power: A bank owned by the largest corporation in the world would create a dangerous concentration of commercial and financial power.